

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 13-12810-BFK
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Toktogul Magzamovich Zhakselekov
19120 Windsor Rd
Triangle, VA 22172-2419

Ludmila Stepanovna Zhakselekova
19120 Windsor Rd
Triangle, VA 22172-2419

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-1643

Joint Debtor: xxx-xx-2412

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

Toktogul Magzamovich Zhakselekov and Ludmila Stepanovna Zhakselekova are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: September 27, 2013

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Toktogul Magzamovich Zhakselekov
 Ludmila Stepanovna Zhakseleкова
 Debtors

Case No. 13-12810-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: stewarts
 Form ID: B18

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Sep 27, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2013.

db/jdb Toktogul Magzamovich Zhakselekov, Ludmila Stepanovna Zhakseleкова, 19120 Windsor Rd,
 Triangle, VA 22172-2419
 11846384 AES/Suntrust Bank, PO Box 2461, Harrisburg, PA 17105-2461
 11846386 +AT&T Wireless, 7277 164th Ave., NE, Building 1, Redmond, WA 98052-7823
 11846385 American Medical Collection Agency, PO Box 2240, Burlington, NC 27216-2240
 11846387 +Bank of America, PO Box 5170, Simi Valley, CA 93062-5170
 11846390 +Best Practices Inc., PO Box 75567, Baltimore, MD 21275-5567
 11846392 CBE Group Inc, PO Box 2547, 131 Tower Park Dr Ste 100, Waterloo, IA 50701-9374
 11846394 Dominion Law Associates, 222 Central Park Ave Ste 210, Virginia Beach, VA 23462-3024
 11846396 EOS CCA, 700 Longwater Dr, Norwell, MA 02061-1624
 11846395 Ellan Financial, PO Box 790084, Saint Louis, MO 63179-0084
 11846397 Glasser & Glasser, PO Box 3400, Norfolk, VA 23514-3400
 11846398 Greenpoint Mortgage, 7933 Preston Rd, Plano, TX 75024-2302
 11846399 Hamim Magdon Ismail, 6869 Saint Albans Rd, Mc Lean, VA 22101-2810
 11846403 +Montclair POA, Inc., 3561 Waterway Dr, Dumfries, VA 22025-1000
 11846404 Ocwen Loan Servicing, PO Box 780, Waterloo, IA 50704-0780
 11846405 Pender & Coward, 222 Central Park Ave, Virginia Beach, VA 23462-3022
 11846406 Prince William County Service Authority, PO Box 2266, 4 County Complex Ct,
 Woodbridge, VA 22192-9201
 11846409 +Segan Mason & Mason, 7010 Little River Tpke, Annandale, VA 22003-3249

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr EDI: BJMMEIBURGER.COM Sep 28 2013 02:08:00 Janet M. Meiburger, The Meiburger Law Firm, P.C.,
 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726

11846388 EDI: BANKAMER.COM Sep 28 2013 02:08:00 Bank of America, 4161 Piedmont Pkwy,
 Greensboro, NC 27410-8110
 11846389 E-mail/Text: bankruptcy@bbandt.com Sep 28 2013 02:34:07 BB&T, 223 Nash St W,
 Wilson, NC 27893-3801
 11846391 E-mail/Text: bankruptcy@bbandt.com Sep 28 2013 02:34:06 Branch Banking & Trust,
 1410 Coulter Dr NW, Roanoke, VA 24012-1132
 11846393 +EDI: CITICORP.COM Sep 28 2013 02:08:00 Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
 11846400 +EDI: RMCB.COM Sep 28 2013 02:08:00 Labcorp, C/O AMCA, PO Box 1235,
 Elmsford, NY 10523-0935
 11846401 E-mail/Text: camanagement@mandtbank.com Sep 28 2013 02:35:26 M&T Bank, One M&T Plaza,
 Buffalo, NY 14203
 11846402 EDI: MID8.COM Sep 28 2013 02:08:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 11846407 +EDI: PHINRJMA.COM Sep 28 2013 02:08:00 RJM Acquisitions LLC, 575 Underhill Blvd Ste 224,
 Syosset, NY 11791-4437
 11846408 EDI: SALMAESERVICING.COM Sep 28 2013 02:08:00 Sallie Mae, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 11846410 EDI: USBANKARS.COM Sep 28 2013 02:08:00 US Bank, 425 Walnut St,
 Cincinnati, OH 45202-3956

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* Janet M. Meiburger, The Meiburger Law Firm, P.C., 1493 Chain Bridge Road, Suite 201,
 McLean, VA 22101-5726

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0422-9

User: stewarts
Form ID: B18

Page 2 of 2
Total Noticed: 29

Date Rcvd: Sep 27, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2013 at the address(es) listed below:

Daniel M. Press on behalf of Joint Debtor Ludmila Stepanovna Zhakselekova

dpres@chung-press.com, pressdm@gmail.com

Daniel M. Press on behalf of Debtor Toktogul Magzamovich Zhakselekov dpress@chung-press.com, pressdm@gmail.com

Janet M. Meiburger trustee@meiburgerlaw.com, VA41@ecfcbis.com

Janet M. Meiburger on behalf of Trustee Janet M. Meiburger trustee@meiburgerlaw.com, VA41@ecfcbis.com

TOTAL: 4